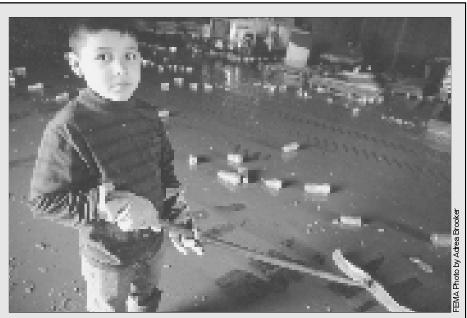


Feb. 6, 1997

### "People Helping People"





Boy pitches in to help clean up squash spoiled and scattered when a levee broke on the Feather River near Marysville.

### Many programs tapped . . .

# **Disaster Aid Boosts Recovery Effort**

The needs of flood victims in Northern and Central California are as varied as the creeks and rivers that caused the damage.

Home owners wonder how they will cover the costs of rebuilding and finding shelter while the work is under way. Renters must replace lost belongings. Children try to recover their lost sense of security.

Meanwhile, businesses must deal with waterlogged equipment, while farmers worry about ruined crops.

State and federal assistance is available for many needs, including emergency repair, temporary housing, help with rebuilding, disaster unemployment assistance and crisis counseling.

Nearly 14,000 people in the 46 federally declared counties had called the Federal Emergency Management Agency (FEMA) registration number

by early February. Once registered for housing assistance, the next step is a visit by a FEMA inspector to assess damage. This occurs within seven to 10 days after they apply. As of Feb. 3, 9,858 inspections had been completed and 5,457 checks for housing assistance totaling \$8.7 million sent to flood victims.

"Some people are starting the recovery process," State Coordinating Officer Richard Andrews, who is also director of the Govemor's Office of Emergency Services, said. "No matter what stage of the recovery people are in, we're committed to helping them get back on their feet."

"We want to do everything we can to help people." Federal Coordinating Officer John Swanson said. "We can succeed if the entire community works together to rebuild and to find ways to be safer in the future."

# An Ounce of Prevention . . .

Digging out the mud and the muck from your basement is one thing after a flood. It is quite another to be driven from your home because your electrical and plumbing systems have been destroyed.

Through years of repeated floods, people in California have learned about low-cost common sense measures that can help limit the problems these storms cause.

"A few dollars spent now can save thousands in the future," FEMA Federal Coordinating Officer John Swanson said. "We are working closely with community leaders to help people find the best ways to stay safe and protect their families from future floods."

State Coordinating Officer Richard Andrews said some flood safety measures can be as simple as elevating utilities, water heaters, furnaces, electric boxes and appliances, and moving valuables to higher floors.

Communities throughout the state have adopted building codes designed to promote flood safety. The lowest floor in newly constructed buildings in floodprone areas must be up to or above the "base flood elevation."

Homes that are severely damaged in a flood may have to be rebuilt according to current standards. Check with your local building officials before beginning major repairs to your home.

Apply By Phone **1-800-462-9029** 

(TTY: 1-800-462-7585)

 $6\ a.m.$  to  $6\ p.m.$  Monday through Saturday

**Toll Free** 



A Message From

# Federal Coordinating Officer John D. Swanson

Thousands of Californians had their homes, farms and businesses damaged or destroyed by the winter storms that began to pound the

northern and central parts of this state in late December. Swollen rivers and streams rose to ominous levels and broke through levees. The damage has been devastating and widespread, inundating more than 290 square miles of land.

For Californians still reeling from severe floods two years ago, the disaster must be particularly painful. It is not easy to start cleaning up all over again.

But they are not alone. Once again, the resources of the state and federal government are working in partnership to offer a broad range of assistance to flood victims, from helping repair roads to crisis counseling referrals. It takes an entire community to overcome damage and disruption and get people's lives back to normal.

Emotions are mixed during the recovery process. A muddied family photo, a bowl of soup at an evacuation center, a dog stranded on a rooftop, neighbors filling sandbags --we've shared the highs and lows together, and we will rebuild together.

FEMA will be here for as long as it takes to help victims on the road to recovery. As new floods continue to ravage the state, we will keep our toll-free registration line open, so that those facing either first-time or additional damage can get assistance with efficiency and speed. We are committed not only to rebuilding, but to working toward a safer future.

We are committed to doing our share.



A Message From

# State Coordinating Officer Richard Andrews

The winter floods that struck California as 1997 began are the latest reminder of nature's capricious behavior. A quick glance at the last several

years points up the state's unenviable record of disaster upon disaster — from floods to fires to earthquakes, with an occasional tornado to keep us on our toes.

Califomia's ability to respond to these disasters is unmatched. Our local and state governments have demonstrated repeatedly that our emergency response system is exceedingly well-tuned and able to meet whatever challenge is thrust upon us.

The same holds true for overall recovery operations. With the cooperation of the federal government, California has rebuilt, restored and redesigned after nature took its toll. Despite the years it will take to recover completely from previous disasters, rebuilding efforts are clearly making significant progress.

Not all progress is as visible as repaired or rebuilt structures. Professionals in the field of building design are studying the lessons learned from the impact of the 1995 flood.

Just as governments must do whatever is possible to reduce future risks, individuals should also do whatever they can to minimize their risks if disaster strikes.

There are a number of things we can do. Some of them are expensive, such as raising an entire house, but many are relatively inexpensive, such as elevating an electrical panel or water heater. The cost of risk reduction is one of the best investments we can make. It can save not only property, but lives. So do what you can to prepare yourself and your family for the risks your community faces.

### Community Relations

## State/FEMA Teams Reach Out to Flooded Areas

To make sure flood victims are getting the help they need, teams of FEMA and state workers are fanning out across California. Meeting with as many people as possible, community relations teams bring information, answer questions and refer people to the resources they need to recover from the severe storms, flooding, mud and landslides that began Dec. 28.

"We recognize that people who lost so much need information on disaster assistance," State Coordinating Officer Richard Andrews said. "These teams have answers or know where answers can be found. They are the 'eyes and ears' of our recovery effort."

Community relations representatives talk with emergency response managers, community leaders and individuals. They explain federal and state assistance, tell people how to apply, listen to concerns and refer problems to the right source.

"Community relations teams are vital links between communities and relief agencies," FEMA's Federal Coordinating Officer John Swanson said. "They keep everyone informed. This exchange of information helps us clear up situations that could get in the way of providing assistance."

"Our goal is to get people to register for assistance and get them into the system," said Lynn Roberts of the Govemor's Office of Emergency Services, who teamed up with Colette Blum-Meister of FEMA.

"As we meet with people affected by the disaster, we deal with every emotion you can think of," Roberts said. "We try to keep their spirits up."

"What really helps is the personal touch," Blum-Meister said. "It's all about reaching people, getting them information and, especially, getting them to register for assistance."

# Caring for Your Family After a Disaster



A family in Olivehurst returns home to survey damage done by flood waters

**Stress.** It's a common problem that goes hand-in-hand with a disaster. And why not?

Raging floodwaters may have just reduced your world to ruins. Everywhere you turn there is dirt and debris. In some cases, basic survival is a challenge.

The road to recovery involves more than cleaning up debris. It also involves getting your emotional house in order.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides support for everyone. Establish normal routines. Include children in cleanup activities.

**Discuss your problems**: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to disaster and a good way to release pent-up emotions.

**Set a manageable schedule**: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon as possible.

Take care of yourself: Rest often and eat well. Remember, your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts.

### Listen to what children say:

Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

### **Explain the disaster factually:**

Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

**Reassure children**: Show them through words and actions that life will return to normal. Touching and holding are important. Try to find or replace pets or favorite toys.

**Be understanding**: Try not to scold children for things that might be disaster-related such as bed-wetting, thumb sucking or clinging to you.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen and let them help you.

## **Safety for Kids**

The sights and sounds of heavy equipment appeal to children. Whistles, bells and flashing lights can create an irresistible attraction.

But, beware. Parents should keep children under close supervision when heavy equipment is cleaning up flood debris. Take time to discuss disaster-created hazards. Provide tips to children to stay safe when dealing with debris and other situations associated with cleaning up after the floods.

For example, children who climb on huge, loosely packed piles of debris must be warned that objects can shift at any time and trap or harm a climber.

And with the repeated flooding in Northern and Central California, take time to explain to children the dangers of swiftmoving water.

In some locations, school buses have been forced to change routes because of flooding, dropping their passengers at other-than-usual spots. Warn students to avoid shortcuts through unsafe areas, such as construction sites.

### To help you, FEMA will ...

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

### Agencies in Action

# Federal and State Agencies Team up to Provide

After winter storms caused widespread flooding, federal, state and voluntary agencies joined together to help residents, renters and business owners in 46 Northern and Central California counties. Following is a summary of the efforts of some of the many agencies contributing to the disaster recovery effort in California:

### Federal Agencies

Federal Emergency Management Agency (FEMA) — After flood-ravaged parts of the state were declared federal disaster areas, FEMA began coordinating federal action to help people recover.

About 290 FEMA employees joined 47 other federal employees to administer a variety of programs, including damage assessments, disaster housing assistance and grants to individuals and families, communicating information and administering a variety of other programs.

Through Feb. 3, 13,980 people had called the toll-free registration line for assistance. Housing inspectors verified damages to determine eligibility for assistance and 9,858 inspections — 89 percent of the total number of applications — had been completed. The disaster housing assistance program had issued 5,457 checks, totaling \$8.7 million, to flood victims by that date.

U.S. Small Business Administration (SBA) — SBA has opened 54 disaster office locations to assist victims of the recent flooding. SBA representatives are available at all

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline.** 

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer. locations to provide assistance. SBA offers low-interest loans to home owners, renters and businesses of all sizes to cover uninsured and underinsured losses to real estate, personal property and business property.

As of Jan. 31, SBA had issued 6,669 loan applications for home or personal property losses and 3,266 for business losses. At that time, SBA had received 2,187 completed applications and approved loans totaling \$12.6 million.

#### U.S.Department of Agriculture —

The department's Farm Service Agency has recovery programs for farmers and ranchers. These include the Emergency Loan Assistance Program, the Non-Insured Crop Disaster Assistance Program and the Emergency Conservation Program. Agricultural losses may also be covered by the Crop Insurance Program of the USDA's Risk Management Agency.

#### U.S.Natural Resources Conservation

Service — After natural disasters, this USDA agency clears blockages in streams and waterways, repairs levees, performs erosion control projects and does other work to prevent future flooding. To date, 22 projects have been approved for funding and seven have been completed. Two levee repair projects are under way.

U.S. Department of Defense — The U.S. Army Corps of Engineers has been involved in 27 different flood fights, completing work on 22 of them. It is estimated the Corps has spent 18 million dollars for flood fight efforts in California. The U.S. Navy's Seabees performed emergency dam repairs at Topaz Lake. Personnel from Beale and McClellan Air Force bases assisted the Red Cross in helping more than 4,000 evacuated residents.

**U.S. Coast Guard** — Air and search operations were conducted throughout Central California.

U.S.Department of Transportation — The agency has made \$50 million available through the Federal Highway Administration's Emergency Relief Program. The funds reimburse the state for emergency work already completed and provide funding for other necessary repairs to correct major or unusual damage to federal roads.

Internal Revenue Service — The agency advises taxpayers that they may claim flood-related casualty losses by amending their most recently filed tax returns.

**U.S. Public Health Service** — The agency performed health risk assessments in the disaster region for possible weatherborne diseases.

#### General Services Administration —

The agency provided 130,000 sandbags to five central California counties and helped establish the Disaster Field Office at Mather Air Force Base.

### **Environmental Protection Agency**

— EPA is working to retrieve and dispose of toxic drums, pesticide containers, fuel tanks and other hazardous materials. It has established centers for the disposal of hazardous materials from flood-damaged households.

### **State Agencies**

### **Governor's Office of Emergency**

Services — OES mobilized to coordinate more than 10,000 state employees involved in response and recovery services, including managing assistance programs, assessing damages and distributing information for disaster victims. It also activated the State Operations Center (SOC) in Sacramento and the three Regional Emergency Operations Centers (REOCs) to process requests from local governments for response assistance.

### California Conservation Corps —

Eleven crews were deployed throughout Sacramento and San Joaquin counties for sandbagging and levee repairs. The Corps received \$1 million in federal funding to hire displaced workers throughout Northern California.

California Department of Food and Agriculture (CDFA) — CDFA is assessing economic damage to agriculture and assisting other state and federal agencies in coordinating flood relief assistance to farmers and ranchers. It is also providing animal and plant inspectors to ensure food safety and assist in carcass removal.

California Department of Forestry and Fire Protection — The department assigned 48 crews to sandbagging and levee repair.

### California Department of Consumer

Affairs — The department's Contractors State License Board stepped up enforcement of a state law making it a felony to contract for construction jobs without a license in a declared disaster area. The

# ovide Relief to California Flood Victims



Vice-president Al Gore greets a National Guardsman as FEMA Director James Lee Witt looks on.

board led undercover sting operations that resulted in the arrest of seven unlicensed contractors as of Jan. 28.

### California Department of Transporta-

tion — The agency is conducting major work on highways blocked or damaged, including mudslides removal on U.S. Highway 50 to Lake Tahoe and repair of bridge lane failure over the Salinas River on Highway 101.

California National Guard — Engineering and levee reconstruction were done in isolated areas, with soldiers and equipment remaining on standby in the affected areas to respond to evacuation requests.

# California Department of Water Resources — The department's statewide flood phone line provided public information on dam levels and river flooding. The department is responsible for inspecting the maintenance of the Sacramento River Flood Control Project levees, channels and floodways and the San Joaquin River project levees.

State Reclamation Board — Along with the DWR, the board oversees the planning, design, construction operations and maintenance of flood control works.

State Board of Equalization — The board advises on the availability of reduced property tax assessments for some home and business owners who suffered flood damages. Extensions for payment of sales and use taxes may also be available.

### California Health and Welfare

**Agency** — As part of its relief effort, the agency provided \$1.5 million to La Cooperativa Campesina, a farm worker advocacy group

### **Volunteer Agencies**

American Red Cross — The Red Cross has presented \$2.3 million in vouchers to 2,642 flood-affected families for emergency items, such as clothing, shoes and groceries. The Red Cross has spent an additional \$1.5 million on shelter and food. During January, the Red Cross had served 491,281 meals and sheltered 56,989 people.

### Other voluntary and interfaith

**groups** — Among organizations helping the response and recovery effort are the Salvation Army, the Christian Reformed World Relief Committee, the Episcopal Church, the Church of Jesus Christ of the Latter-Day Saints and the United Methodist Church.

Out of Work Because of the Flooding?

# **Check This Information**

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal Disaster Unemployment Assistance program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster.

The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

#### What do I need to do?

Call the toll-free registration number **1-800-462-9029** (**TTY 1-800-462-7585** for the speech- and hearing-impaired).

### Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

### How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

# How do I know if I am eligible for benefits?

You may eligible be if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected due to the disaster:
- not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

### SBA offers Personalized Assistance

# Help for Home Owners, Renters and Businesses

The U.S. Small Business Administration (SBA) has already approved more than \$20 million in low-interest disaster loans to Californians whose property was damaged in the December and January flood and storms.

The SBA is the primary source of federal funds for long-term disaster recovery for owners of private property, including home owners, renters, non-farm businesses of all sizes and private non-profit organizations.

Redding Suserville

Grass Vigley

Corte Medera

Pacifica

Pacifica

Salarserello

South Lake Tahoe

Grass Vigley

Fortuna

South Lake Tahoe

South Lake Taho

# A Message from the Editor

This is the second issue of *Recovery Times* published for California victims of the winter floods. The newsletter provides a means for FEMA and the Governor's Office of Emergency Services to inform you about disaster assistance, how you can apply for disaster aid and how long the process should take.

Nearly 700,000 copies of the first issue of *Recovery Times* in English and Spanish were distributed in Northern and

Central California, beginning Jan. 13.

We are grateful to all those who helped distribute the initial issue, including newspapers and congressional and state legislative offices.

Copies of the first issue still may be available through the state/FEMA disaster field office in Sacramento (phone: 916/364-3158), local Red Cross chapter offices, your state legislator or the local office of your U.S. senator or representative.

These low-interest loans cover costs to repair or replace damaged real estate, personal property and business assets, which are not fully covered by insurance or other aid.

SBA has 54 disaster offices open across the state where victims can meet directly with SBA representatives.

"We want to answer questions face-toface, and to help people complete loan applications," according to Alfred E. Judd, director of SBA's disaster operations in the western United States. "We know that disaster victims have anxiety about the financial pressures of disaster recovery. We want to help ease people through a difficult time," Judd said.

Judd strongly encourages individuals and business owners to get personalized assistance at one of SBA's disaster offices and return the completed applications as quickly as possible in order to get a rapid response.

To find the location nearest you, call SBA's toll-free number **1-800-488-5323**.

Recovery Times is published by the Federal Emergency Management Agency and the Govemor's Office of Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about Recovery Times may be directed to 1-800-525-0321. For additional copies of Recovery Times, call 1-800-480-2520.

### John Swanson

Federal Coordinating Officer

### Richard Andrews

State Coordinating Officer

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Internet/WorldWideWeb http://www.fema.gov http://www.oes.ca.gov:8001/

DR1155



A Yuba County deputy sheriff surveys the massive damage to a house in Arboga that was washed off its foundation after a nearby levee broke.

### Time to Think about Flood Insurance

Floods are the most common natural disaster, and maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many California residents have leamed, home owner policies do not cover damage from rising waters. But Californians who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any home owner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your home owner or automobile insurance.

Premiums vary according to flood risk, amount of coverage, the deductible and the type of building you are insuring. In California, the average premium is \$397 per year for one year of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. Renters may purchase up to \$100,000 coverage for personal belongings.

Remember, federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president. In most floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest

Floods can — and do — occur almost anywhere. At least 35% of NFIP claims in California come from outside the floodplain.

For more information, contact your local insurance agent or call the NFIP at 1-800-427-4661 or 1-800-611-6123.

There is a 30-day waiting period before new policies take effect, so don't delay. The next flood could occur sooner than anyone expects.

### **Ask Inspectors for ID**

If your home has been damaged by flooding, one or more damage inspectors will visit. Federal and state disaster officials urge you to ask for identification from any inspector who visits your property.

"We don't want to cast suspicion on the thousands of disaster workers, many of them volunteers, who have mobilized to help the flood victims. But, in past disasters, unscrupulous people have occasionally pretended to be state and federal inspectors in order to gain access to victims' homes and wallets," FEMA Federal Coordinating Officer John Swanson said. "A bit of caution can help prevent misunderstandings."

One or more damage inspectors will schedule appointments to visit people who have applied for disaster assistance:

A FEMA inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll-free application line, **1-800-462-9029** or **1-800-462-7585**, if you are speech- or hearing-impaired.

The American Red Cross may conduct home visits to verify the loss and need for Red Cross assistance.

Local building and safety inspectors may be sent if damaged buildings are not safe to enter.

If you applied for a loan from the U.S. Small Business Administration (SBA), expect a visit from a loss verifier.

"All state and federal disaster inspectors carry official identification," Swanson said. "You should always ask to see inspectors'identification before answering questions or inviting strangers into your home."

"This is standard procedure for inspectors," State Coordinating Office Richard Andrews said. "If the inspectors can't show you proper identification, ask them to come back later when they can."

### **Questions?**

Call the FEMA Helpline **1-800-525-0321** 

TTY 1-800-660-8005

6 a.m. to 6 p.m. Monday through Saturday

**Toll Free** 

# **Elevation Protects California Home from Flooding**

To raze or to raise? That was the question facing Mitch and Helen Wilbur Stegner of Guerneville, whose 1930's-era home lies 100 feet from the Russian River in Sonoma County.

Veterans of both the 1986 and 1995 floods, the Stegners sailed through the current floods from the safety of their newly elevated home.

"This year we were able to tolerate more than four feet of water with no damage," Helen said. Redesigning to prevent future damage, known as hazard mitigation, was the Stegners's alvation this time around.

The home is a 2,800-square-foot farmhouse, which had 13 feet of water in it in 1986. The January 1995 flood covered the first story of the home, followed two months later by flooding that brought three feet of muddy water into the first floor. Documented losses that year exceeded \$100,000. Cleanup and restoration took months.

"Taking a garden hose to your living room gives a whole new perspective on house cleaning," Helen said. "I made up my mind never to go through the agony of cleanup and repair again."

Elevating the house required careful planning and consultation with a structural engineer and an architect. Flood insurance for structure and contents covered much of



Helen Wilbur stands in the doorway to the garage of her elevated home in Guerneville.

the cost of repairing the house. A long-term low-interest disaster loan from the U.S. Small Business Administration financed the elevation work.

Within four days, the former first floor was raised two feet above the 100-year floodplain. The old concrete slab was jack-

hammered out and new, reinforced loadbearing walls were poured.

The move proved so painless, "the family cats lived in the house during the entire elevation process," Helen said. "Those four days have given us a lifetime of peace of mind."

# **Important Phone Numbers - Clip and Save**

•	<u>*</u>
Federal Agencies	Cal Trans Highway Information Net:
FEMA Registration 800-	462-9029 Touchtone Phone
(TTY for hearing/speech-impaired)800-	462-7585 Rotary Phone
Disaster Information Helpline 800-	525-0321 Department of Consumer Affairs
(TTY for hearing/speech-impaired) 800-	.660-8005 Contractors State License Board
FEMA Fraud Detection 800-	323-8603 Disaster Hotline
National Flood Insurance Program	License Checkline
Obtain policy/information 800-	
Policyholders/claims 800-	
Social Security Administration 800-	
Small Business Administration 800-	1 I difference Tax Dourd
Internal Revenue Service 800-	(111 101 hearing/speech-impaned)000-022-0200
(TTY for hearing/speech-impaired)800-	.829-4059 Department of Aging
Department of Agriculture	Statewide Flood Information 800-952-5530
Rural Development	
Farm Service Agency	
Housing and Urban Development Hotline 800-	
Department of Veterans Affairs 800-	
Natural Resources Conservation Service 916-	757-8200 American Red Cross 800-RED CROSS
State Agencies	Disaster Legal Services
Department of Insurance 800-	927-4357 Salvation Army